

**DING AUTOMOTIVE PTE LTD**

Blk 10 #01-20 Sin Ming

Industrial Est Sec C

Singapore 575645

Without Prejudice to our  
driver's Injury claims

OUR REF: 50112758/SHB3670R/DOA/23/08/2020/DD

YOUR REF: SHC7689G/--

17 September 2020

To: MOTOR CLAIMS DEPARTMENT

MS FIRST CAPITAL INSURANCE

36 ROBINSON ROAD

#16-01 CITY HOUSE

SINGAPORE 068877

ACCIDENT INVOLVING : SHB3670R AGAINST SHC7689G 23/08/2020

LOCATION ALONG : AYER RAJAH EXPRESSWAY

We refer to the above matter:

	Rate Per Day	Repair/ Claims Day	Amount Before GST	GST 7%	Amount After GST
Cost of Repair	\$ -	4	\$ 854.34	\$ 59.80	\$ 914.14
Loss Of Rental	\$ 117.20	4	\$ 468.80	\$ -	\$ 468.80
Loss Of Income	\$ 80.00	4	\$ 320.00	\$ -	\$ 320.00
LTA/GIA Search Fee	\$ -	0	\$ 6.96	\$ 0.49	\$ 7.45
Towing Fee	\$ -	0	\$ -	\$ -	\$ -
Surveyor Fee	\$ -	0	\$ -	\$ -	\$ -
Total	\$ 197.20	4	\$ 1,650.10	\$ 60.29	\$ 1,710.39

The accident was caused solely by the negligence of your insured/driver and as a results , We had incurred the following costs of repair and losses of our client.

Enclosed are copies of the following documents for your perusal:

☺	Letter of Demand	☺	Mileage Record
☺	Repair Bill	☺	Rental Invoice
☺	Surveyed Estimate	☺	Letter of Authority
☺	GIA Report/Accident Police Report	☺	Discharge Voucher
☺	LTA 3rd Party Search Fee	☺	Certificate of Insurance
☺		☺	

City Cab has authorized DING AUTOMOTIVE PTE LTD to claim, correspond and receive payment against third party as per losses stated above.

Please look into our client's claim and revert Liability/Offer within 14 days upon LOD receiptents.

Your Sincerely,

DD HASHIM

DING AUTOMOTIVE PTE LTD

TEL: +65 9239 4128

FAX: +65 6452 0614



# LETTER OF AUTHORITY

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Accident involving SHB3670R & SHC7689G on 23/8/2020  
along AYER RAJAH Expressway.

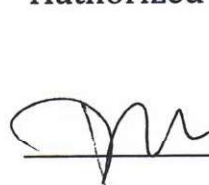

I/We, City Cab Pte Ltd NRIC/ Co.Reg Number 199502839G registered owner of vehicle No. SHB3670R which was rented to Hirer/Driver Mr/Ms ONG SOON LEE NRIC SXXXX135D, hereby authorize **Ding Automotive Pte Ltd** on this date 24/8/2020 to submit, correspond, negotiate and settle my/our claim for cost of repair and uninsured losses arising from the above accident and without prejudice of our driver's injury claim.

I/We further authorize that agreed settlement amount by third party with **Ding Automotive Pte Ltd** should be made in favour of **Ding Automotive Pte Ltd** and that the said payment be forwarded to them as full and final discharge of my/our claims.

Owner Signature/Co.Chop


Authorized Workshop

Hirer/Driver Signature



**DISCHARGE RECEIPT**

CLAIM REFERENCE : D20003378MFSH/1  
ACCIDENT DATE : 23/08/2020  
ACCIDENT LOCATION : ALONG AYER RAJAH EXPRESSWAY  
INSURED : CITYCAB PTE LTD  
INSURED DRIVER : OW KUM FOOK  
INSURED VEHICLE : SHC 7689G  
INVOLVED PARTY : SHB 3670R  
SETTLEMENT SUM : \$ 1,423.19

**Without Prejudice  
to our driver's Injury claim**

I/We, the undernoted CLAIMANT being the person/entity entitled to receive the compensation in relation to the accident, hereby agree to accept the SETTLEMENT SUM as full and final settlement of all claims for damages, costs & disbursements arising out of the ACCIDENT, and I/WE also agree that the said settlement sum:

1. is paid without admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and/or its INSURED DRIVER in respect of the said loss and for damage whether now or hereafter to become manifest,

2. is accepted by me/us to the intent that the said MS First Capital Insurance Limited and /or its INSURED and/or its INSURED DRIVER be absolutely and finally discharged from all claims whatsoever which I/WE now or hereafter may have arising out of or connected with or traceable to the said accident.

I/WE acknowledge that this DISCHARGE RECEIPT is not to be construed as an admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and /or its INSURED DRIVER and it shall not be used as evidence in any claims or actions which may be made against them or any of them.

CLAIMANT : CITYCAB PTE LTD

Signature and Date :



WITNESS :

*Kelly Ding*

Signature and Date :



# DING AUTOMOTIVE PTE LTD

Business Reg. No : 201619222G  
BLK 10, #01-20 SIN MING IND EST. SEC C, SINGAPORE 575645  
Tel: 6452 1208 Fax: 6452 0614

## TAX INVOICE

### MS FIRST CAPITAL INSURANCE LIMITED

36 ROBINSON ROAD #16-01  
CITY HOUSE (S068877)

ATTN : MOTOR CLAIMS DEPT

TEL : FAX :

INVOICE : I-001158  
DATE : 19/10/2020  
GST REG NO : 201619222G  
TERMS : C.O.D.  
PO NO : SHC7689G  
OUR REF : SHB3670R  
PAGE : 1 of 1

ITEM NO.	DESCRIPTION	QUANTITY	UNIT PRICE	AMOUNT
1.	Cost of repair-SHB3670R	1	854.34	854.34
2.	Lta search fee	1	6.96	6.96
3.	Loss of rental (w/o gst)	3	117.20	351.60
4.	Loss of income (w/o gst)	3	50.00	150.00

#### REMARKS :

Job card:50112758  
Your ref:SHC7689G  
Oic:Ms Jia Le LKK  
Doa:23/8/2020

SUB TOTAL : 1,362.90  
GST : 60.29  
TOTAL SGD : 1,423.19  
DEPOSIT :  
O/S BALANCE :

FOR DING AUTOMOTIVE PTE LTD

Authorised Signature

Customer Signature

I have inspected and hereby confirmed that  
the job done and the amount due herein  
are entire to my satisfaction



Our Ref: CC20080413



Date: 27 August 2020

**TO WHOM IT MAY CONCERN**

Dear Sir/Madam

ACCIDENT ON	23/08/2020 @ 12:00 hrs
ALONG	ALONG AYER RAJAH EXPRESSWAY
INVOLVING	SHC7689G

We refer to the above-mentioned accident and wish to inform that **CityCab Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHB3670R** (the "Taxi"). The Taxi was hired to **ONG SOON LEE IC NO SXXXX135D** a registered hirer-operator of **CityCab Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$125.40** per day (inclusive of GST).

*\$117.20 (w/o GST)*

Please be advised that the Taxi was insured with **MS First Capital Insurance Ltd** on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Christine Tay  
Manager, Fleet Safety

This is a computer generated letter. No signature is required.

Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 24 Aug 2020 / 19:11:44

Receipt Date/Time : 24 Aug 2020 / 19:11:38

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-200824-003711

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SHC7689G				
As at 23 Aug 2020/12:00:00				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SHC7689G			
	Enquiry Fee	7.00	0.49	7.49
	20200824191049587707			
	<b>Sub-Total</b>	7.00	0.49	7.49
	<b>Total Before Rounding</b>	7.00	0.49	7.49
	<b>Rounding Difference</b>			0.04
	<b>Total Amount Payable</b>			7.45
	<b>Paid By</b>			
	421808XXXXXX3576	eNETS Credit Card		7.45
	<b>Total</b>			7.45
	<b>Cash Change</b>			0.00
	<b>Tendered Amount</b>			7.45
	<b>Excess Refundable Amount</b>			0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

## Jia Le (LKK Auto)

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**From:** Eric Woo <EricWoo@msfirstcapital.com.sg>  
**Sent:** Monday, 19 October 2020 5:33 PM  
**To:** Jia Le (LKK Auto)  
**Cc:** Admin A  
**Subject:** RE: SEEK MANDATE QUANTUM [Express Settlement via LKK] - D20003378MFSH/1  
// Our ref: CC4/FCI20009040/R1ds3 [ACCIDENT INVOLVING SHC7689G AND SHB3670R ON 26/08/2020]

Without Prejudice

Dear Jia Le,

You have our mandate to settle as follow:

COR : \$914.14  
LOU : \$100 - \$150 (\$50 x 2 - 3days)  
LOR : \$234..40 - \$351.60 ( \$117.20 x 2 - 3days)  
LTA : \$\$7.45  
To offer : \$1,255.99 - \$1,423.19

Thank you.

Eric Woo  
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email:  
[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg) | Company Regn. No. 195000106C | TEL: 6507 3848  
A Member of **MS&AD Insurance Group**

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Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to <http://www.msfirstcapital.com.sg> for details of PDPA Personal Data Collection Statement.

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**From:** Jia Le (LKK Auto) <JiaLe@lkkauto.com>  
**Sent:** Monday, October 19, 2020 4:03 PM  
**To:** Eric Woo <EricWoo@msfirstcapital.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: SEEK MANDATE QUANTUM [Express Settlement via LKK] - D20003378MFSH/1 // Our ref: CC4/FCI20009040/R1ds3 [ACCIDENT INVOLVING SHC7689G AND SHB3670R ON 26/08/2020]

Dear Eric,

We have offer to third party as per mandate given. However, they did not accept and counter propose for 3 days LOR/I.

We breakdown the number of days as below:

PRI received by insurance 25/08/2020  
Assign and survey on 26/08/2020  
Vehicle repair done and out on 27/08/2020

Kindly let us have your approval/instruction.

**Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.**

Best Regards,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Eric Woo [<mailto:EricWoo@msfirstcapital.com.sg>]

**Sent:** Wednesday, 14 October 2020 4:56 PM

**To:** Jia Le (LKK Auto)

**Cc:** Admin A

**Subject:** RE: SEEK MANDATE QUANTUM [Express Settlement via LKK] - D20003378MFSH/1 // Our ref: CC4/FCI20009040/R1ds3 [ACCIDENT INVOLVING SHC7689G AND SHB3670R ON 26/08/2020]

Without Prejudice

Dear Jia Le,

You have our mandate to settle as follow:

COR : \$914.14  
LOU : \$100.00 (\$50 x 2days)  
LOR : \$234.40 ( \$117.20 x 2days)  
LTA : \$7.45  
To offer : \$1,255.99

Thank you.

Eric Woo

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email: [EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg) | Company Regn. No. 195000106C | TEL: 6507 3848

**A Member of  Insurance Group**

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**From:** Jia Le (LKK Auto) <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>

**Sent:** Monday, September 21, 2020 11:41 AM

**To:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** SEEK MANDATE QUANTUM [Express Settlement via LKK] - D20003378MFSH/1 // Our ref: CC4/FCI20009040/R1ds3 [ACCIDENT INVOLVING SHC7689G AND SHB3670R ON 26/08/2020]

Claim No: D20003378MFSH/1

LKK Ref: CC4/FCI20009040/R1ds3

Dear Sirs/Madam,

**ACCIDENT INVOLVING SHC 7689G AND SHB 3670R ON 26/08/2020**

We refer to the above matter.

We seek your approval to offer Third Party repairer "DING AUTOMOTIVE PTE LTD." at \$1,423.19(all-in).

The summary is as follows:-

	Claimed Amount	Revised Amount
1. Cost of Repair (w/GST)	\$ 2,952.37	\$ 914.14
2. Loss of Rental (4days x \$117.20)	\$ 468.80	\$ 351.60 (3days x \$117.20)
3. Loss of Income (4days x \$80)	\$ 320.00	\$ 150.00 (3days x \$50)
34. LTA Search Fee	\$ 7.45	\$ 7.45
Total	\$ 3,748.62	\$ 1,423.19

Surveyor recommended 2 days for repair + 1PRS = 3days.

Enclosed here with all the relevant documents for your perusal.

**Kindly let us have your approval/instruction.**

***Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.***

Best Regards,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Eric Woo [<mailto:EricWoo@msfirstcapital.com.sg>]

**Sent:** Friday, 18 September 2020 2:16 PM

**To:** Jia Le (LKK Auto)

**Cc:** Admin A

**Subject:** RE: SURVEY ASSESSMENT - D20003378MFSH/1 // EXPRESS SETTLEMENT

Without Prejudice

Dear Jia Le,

We acknowledge copy of the LOD.

We await your recommendation.

Thank you.

Eric Woo

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email:

[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg) | Company Regn. No. 195000106C | TEL: 6507 3848

**A Member of MS&AD Insurance Group**

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**From:** Jia Le (LKK Auto) <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>  
**Sent:** Friday, September 18, 2020 11:40 AM  
**To:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: SURVEY ASSESSMENT - D20003378MFSH/1 // EXPRESS SETTLEMENT

Dear Eric,

Enclosed herewith a copy of TP LOD for your reference.

Thank you.

***Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.***

Best Regards,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Eric Woo [<mailto:EricWoo@msfirstcapital.com.sg>]  
**Sent:** Thursday, 10 September 2020 4:44 PM  
**To:** Jia Le (LKK Auto)  
**Cc:** Admin A  
**Subject:** RE: SURVEY ASSESSMENT - D20003378MFSH/1 // EXPRESS SETTLEMENT

Without Prejudice

Dear Jia Le,

Attached OI GIA report as per request.

We are agreeable to Express Settlement.

Thank you.

Eric Woo  
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Email:  
[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg) | Company Regn. No. 195000106C | TEL: 6507 3848  
**A Member of MS&AD Insurance Group**

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**From:** Jia Le (LKK Auto) <[JiaLe@lkkauto.com](mailto:JiaLe@lkkauto.com)>  
**Sent:** Thursday, September 10, 2020 4:03 PM  
**To:** Eric Woo <[EricWoo@msfirstcapital.com.sg](mailto:EricWoo@msfirstcapital.com.sg)>

Cc: Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: SURVEY ASSESSMENT - D20003378MFSH/1 // EXPRESS SETTLEMENT

Dear Eric,

Kindly provide us a copy of your insured's GIA report for our necessary action.

Thank you.

***Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.***

Best Regards,

**Chan Jia Le** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749 5792 | email: [Jiale@lkkauto.com](mailto:Jiale@lkkauto.com) | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Su Li (LKK Auto)

**Sent:** Thursday, 27 August 2020 2:00 PM

**To:** [ERICWOO@MSFIRSTCAPITAL.COM.SG](mailto:ERICWOO@MSFIRSTCAPITAL.COM.SG)

**Cc:** Admin A; Jia Le (LKK Auto)

**Subject:** RE: SURVEY ASSESSMENT - D20003378MFSH/1 // EXPRESS SETTLEMENT

**YOUR REF: D20003378MFSH**

**LKK REF: CC4/FCI20009040/ds3**

Dear Sirs / Madam,

We refer to the above matter.

We have inspected third party vehicle SHB 3670R at M/s DING AUTO PTE LTD on a WP basis and TP repairer proposed for a EXPRESS SETTLEMENT.

**Enclosed for your perusal is:**

**- TP GIA report**

Please be informed that the estimated cost of repair is not ready yet.

We will revert to you on preliminary advice in due course.

Meanwhile, kindly provide us the claim reference number and a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Jia Le.

***To check availability of the case handler, you may contact the undersigned.***

***\* Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.***

Thank you.

Best Regards,

**Su Li** | Admin Support

**LKK Auto Consultants Pte Ltd**

Phone: 6841 1467 Email: [SuLi@lkkauto.com](mailto:SuLi@lkkauto.com) Fax : 6271 8802

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Branch : Blk 1007, Bukit Merah Lane 3, #01-11 | S(159721)

---

**From:** Admin-D (LKKAuto)

**Sent:** Wednesday, 26 August 2020 3:44 PM

**To:** 'Claim Workflow System'; assignments; Admin A

**Cc:** [ERICWOO@MSFIRSTCAPITAL.COM.SG](mailto:ERICWOO@MSFIRSTCAPITAL.COM.SG)

**Subject:** RE: SURVEY ASSESSMENT - D20003378MFSH/1

Dear Sir/Madam,

Thank you for the assignment.

Best Regards,

Summer Lee | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

**From:** Claim Workflow System <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>

**Sent:** Wednesday, 26 August, 2020 3:31 PM

**To:** [ASSIGNMENTS@LKKAUTO.COM](mailto:ASSIGNMENTS@LKKAUTO.COM)

**Cc:** [CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG](mailto:CWSMOTORCLAIMS@MSFIRSTCAPITAL.COM.SG); [ERICWOO@MSFIRSTCAPITAL.COM.SG](mailto:ERICWOO@MSFIRSTCAPITAL.COM.SG)

**Subject:** PRI: SURVEY ASSESSMENT - D20003378MFSH/1

Dear Sir/Mdm,

We refer to the above reference.

Please find attached the necessary documents for survey.

Kindly submit your report via CWS within the next 14 days.

**Note: All the accident reports are uploaded into CWS for your perusal.**

Best Regards,

Admin Team

Claim Workflow System

Motor Claims Department

MS First Capital Insurance Limited

Tel : 6507 3848

Fax : 6507 3849

**PS: This is a system generated mail. Please do not reply to this mail.**